

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re:	§	
	§	
MOAN, BARBARA	§	Case No. 09-72746
	§	
Debtor(s)	§	

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that DANIEL M. DONAHUE, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

U.S. Bankruptcy Clerk's Office
Stanley J. Roszkowski U.S. Courthouse
327 South Church Street
Room 1100
Rockford, Illinois 61101

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 9:30 AM on 05/11/2015 in Courtroom 3100,

U.S. Bankruptcy Court
327 South Church Street
Rockford, IL 61101

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: _____

By: /s/ Daniel M. Donahue
Trustee

DANIEL M. DONAHUE
P.O. BOX 2903
ROCKFORD, IL 61132-2903

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: §
§
MOAN, BARBARA § Case No. 09-72746
§
Debtor(s) §

**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$ 237,500.00
and approved disbursements of \$ 82,520.60
leaving a balance on hand of¹ \$ 154,979.40

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Fees: DANIEL M. DONAHUE	\$ 9,372.11	\$ 0.00	\$ 9,372.11
Attorney for Trustee Fees: MCGREEVY WILLIAMS	\$ 4,620.00	\$ 0.00	\$ 4,620.00
Attorney for Trustee Expenses: MCGREEVY WILLIAMS	\$ 95.52	\$ 0.00	\$ 95.52
Other: BERNSTEIN LIEBHARD LLP	\$ 77,571.16	\$ 77,571.16	\$ 0.00
Other: BERNSTEIN LIEBHARD LLP	\$ 990.00	\$ 990.00	\$ 0.00

Total to be paid for chapter 7 administrative expenses \$ 14,087.63

Remaining Balance \$ 140,891.77

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 21,886.24 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 100.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000001	Capital One Bank (USA), N.A.	\$ 18,676.03	\$ 0.00	\$ 18,676.03
000002	PNC BANK, N.A.	\$ 3,210.21	\$ 0.00	\$ 3,210.21

Total to be paid to timely general unsecured creditors \$ 21,886.24

Remaining Balance \$ 119,005.53

Tardily filed claims of general (unsecured) creditors totaling \$ 3,240.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 100.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000003	Med Choice	\$ 3,240.00	\$ 0.00	\$ 3,240.00

Total to be paid to tardy general unsecured creditors	\$ <u>3,240.00</u>
Remaining Balance	\$ <u>115,765.53</u>

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

To the extent funds remain after payment in full to all allowed claims, interest will be paid at the legal rate of 0.5 % pursuant to 11 U.S.C. § 726(a)(5). Funds available for interest are \$ 707.78 . The amounts proposed for payment to each claimant, listed above, shall be increased to include the applicable interest.

The amount of surplus returned to the debtor after payment of all claims and interest is \$ 115,057.75 .

Prepared By: /s/ Daniel M. Donahue
Trustee

DANIEL M. DONAHUE
P.O. BOX 2903
ROCKFORD, IL 61132-2903

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Notice Page 5 of 6
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Barbara Moan
 Debtor

Case No. 09-72746-TML
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-3

User: kkrystave
 Form ID: pdf006

Page 1 of 2
 Total Noticed: 21

Date Rcvd: Apr 13, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 15, 2015.

db
 14113736 +Barbara Moan, 1479 Woodcreek Bend, Rockford, IL 61108-1521
 14113732 Bergners, Attn: Bankruptcy Dept., PO Box 17633, Baltimore, MD 21297-1633
 14113732 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
 (address filed with court: Capital One, Attn: Bankruptcy Dept., Po Box 85520,
 Richmond, VA 23285)
 14113728 +CHASE, Attn: Bankruptcy Dept., 800 Brooksedge Blvd, Westerville, OH 43081-2822
 14113731 +CITI, Attn: Bankruptcy Dept., Po Box 6241, Sioux Falls, SD 57117-6241
 22757420 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
 14113720 +Equifax, Attn: Bankruptcy Dept., P.O. Box 740241, Atlanta, GA 30374-0241
 14113721 +Experian, Attn: Bankruptcy Dept., P.O. Box 2002, Allen, TX 75013-2002
 14113729 +Mcydsnb, Attn: Bankruptcy Dept., 9111 Duke Blvd, Mason, OH 45040-8999
 14113738 +Med Choice, Attn: Bankruptcy Dept., PO BOX 6107, Rockford, IL 61125-1107
 14113723 +NCB NE ER, Attn: Bankruptcy Dept., 4661 E Main St, Columbus, OH 43213-3298
 14113730 +National CITY CARD SER, Attn: Bankruptcy Dept., 1 National City Pkwy,
 Kalamazoo, MI 49009-8003
 14113734 +National City Bank, Bankruptcy Department, 4653 E. Main Street, Columbus, OH 43251-0001
 14113719 +National City Mortgage, Attn: Bankruptcy Dept., Po Box 1820, Dayton, OH 45401-1820
 22846751 +PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101-4982
 14113735 +Reese & Reese, Attn: Bankruptcy Dept., 979 North Main St., Rockford, IL 61103-7087
 14113722 +TransUnion, Attn: Bankruptcy Dept., P.O. Box 1000, Chester, PA 19016-1000
 14113724 +Wfnnb/Limited, Attn: Bankruptcy Dept., Po Box 330066, Northglenn, CO 80233-8066
 14113727 +Wfnnb/VICTORIAS SECRET, Attn: Bankruptcy Dept., Po Box 182128, Columbus, OH 43218-2128

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14113725 +E-mail/Text: bnckohlsnotices@becket-lee.com Apr 14 2015 01:40:17 Kohls/Chase,
 Attn: Bankruptcy Dept., N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
 14113737 +E-mail/PDF: gecsedirecoverycorp.com Apr 14 2015 01:44:28 The Home Depot,
 Bankruptcy Department, PO Box 105981 Dept. 51, Atlanta, GA 30348-5981

TOTAL: 2

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14113733* +CHASE, Attn: Bankruptcy Dept., 800 Brooksedge Blvd, Westerville, OH 43081-2822
 14113739* +National City Bank, Bankruptcy Department, 4653 E. Main Street, Columbus, OH 43251-0001
 14113726 ##Wfnnb/Express, Attn: Bankruptcy Dept., Po Box 330066, Northglenn, CO 80233-8066

TOTALS: 0, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
 shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security
 Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the
 bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 15, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
 system on April 13, 2015 at the address(es) listed below:

Carole J. Ryczek carole.ryczek@usdoj.gov
 Carole J. Ryczek on behalf of U.S. Trustee Patrick S Layng carole.ryczek@usdoj.gov
 Daniel Donahue ddonahue@mjwpc.com, ddonahue@ecf.epiqsystems.com
 Daniel Donahue on behalf of Trustee Daniel Donahue ddonahue@mjwpc.com,
 ddonahue@ecf.epiqsystems.com
 Daniel M Donahue on behalf of Trustee Daniel Donahue ddonahue@mjwpc.com
 Faiq Mihlar on behalf of Creditor National City Bank, as Successor by Merger to National
 City Mortgage Co. bankruptcy@hsbattys.com, bankruptcy@hsbattys.com
 Jason K Nielson on behalf of Debtor Barbara Moan ndil@geracilaw.com

District/off: 0752-3

User: kkrystave
Form ID: pdf006

Page 2 of 2
Total Noticed: 21

Date Rcvd: Apr 13, 2015

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Patrick S Layng USTPRegion11.MD.ECF@usdoj.gov

TOTAL: 8